

Fill in this information to identify the case:

Debtor 1 Monica L. Jones

Debtor 2

United States Bankruptcy Court for the: Southern District of Ohio

Case number: 1:18-bk-10117

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: MTGLQ Investors, L.P.

Court claim no. 10
(if known):

Last 4 digits of any number you use to identify the debtor's account: 0916

Date of payment change: 12/01/2020
Must be at least 21 days after date of this notice

New total payment: \$597.25
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$290.97

New escrow payment: \$235.85

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:
Current Principal and interest payment:

New interest rate:
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Monica L. Jones

First Name

Middle Name

Last Name

Case number (if known)

1:18-bk-10117

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Christopher Giacinto

Signature

Date

10/29/2020

Print: Christopher Giacinto

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 29th day of October, 2020.

/S/ Christopher Giacinto

CHRISTOPHER GIACINTO
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 1:18-bk-10117)

Debtor

Monica L. Jones
1645 Joseph Court
Cincinnati, OH 45231

Attorney

John W Rose
35 East Seventh Street
Suite 610
Cincinnati, OH 45202-2403

Trustee

Margaret A Burks
600 Vine Street
Suite 2200
Cincinnati, OH 45202

US Trustee

Asst US Trustee (Cin)
Office of the US Trustee
J.W. Peck Federal Building
550 Main Street, Suite 4-812
Cincinnati, OH 45202



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 Shellpoint Mortgage Servicing
 PO Box 10826
 Greenville, SC 29603 0826
 For Inquiries: (800) 365-7107

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MONICA L JONES
 1645 Joseph Ct
 Cincinnati OH 45231

Analysis Date: October 02, 2020
 Loan: [REDACTED]
 Property Address:
 1645 Joseph Ct
 Cincinnati, OH 45231

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Dec01, 2020	Prior Esc Pmt	September 01, 2020	Escrow Balance Calculation	
P & I Pmt:			\$361.40	\$361.40	P & I Pmt:	\$361.40	Due Date:	February 01, 2020
Escrow Pmt:			\$235.99	\$235.85	Escrow Pmt:	\$290.97	Escrow Balance:	\$210.02
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$2,524.84
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment			\$597.39	\$597.25	Total Payment	\$652.37	Anticipated Escrow Balance:	\$2,734.86

Shortage/Overage Information		Effective Dec01, 2020
Upcoming Total Annual Bills		\$2,830.17
Required Cushion		\$471.70
Required Starting Balance		\$1,650.92
Escrow Shortage		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 471.70. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 471.70 or 1/6 of the anticipated payment from the account

This is a statement of actual activity in your escrow account from Sept2020 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Sep 2020	290.97	235.99	55.12	220.48	Starting Balance	1,053.61	(4,312.20)
Sep 2020		221.98			* Lender Placed Wind	1,289.46	(4,296.69)
Oct 2020	290.97		55.12		* Insurance Refund	1,289.46	(4,074.71)
Nov 2020	290.97		55.12		* Lender Placed Wind	1,525.31	(4,074.71)
					* Lender Placed Wind	1,761.16	(4,074.71)
					Anticipated Transactions	1,761.16	(4,074.71)
Nov 2020		2,524.84 ^P					(1,549.87)
	\$872.91	\$2,982.81	\$165.36	\$220.48			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Sheepoint Mortgage Servicing
For Inquiries: (800) 365-7107

Analysis Date: October 02, 2020
Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Dec 2020	235.85		Starting Balance	2,734.86	1,650.92
Jan 2021	235.85			2,970.71	1,886.77
Feb 2021	235.85	764.65	County Tax	3,206.56	2,122.62
Mar 2021	235.85			2,677.76	1,593.82
Apr 2021	235.85	1,309.00	Hazard	2,913.61	1,829.67
May 2021	235.85			1,840.46	756.52
Jun 2021	235.85	756.52	County Tax	2,076.31	992.37
Jul 2021	235.85			1,555.64	471.70
Aug 2021	235.85			1,791.49	707.55
Sep 2021	235.85			2,027.34	943.40
Oct 2021	235.85			2,263.19	1,179.25
Nov 2021	235.85			2,499.04	1,415.10
	<u>\$2,830.20</u>	<u>\$2,830.17</u>		2,734.89	1,650.95

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,734.86. Your starting balance (escrow balance required) according to this analysis should be \$1,650.92.

We anticipate the total of your coming year bills to be 2,830.17. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$235.85
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$235.85</u>

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION